

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13  
Patricia Y. Southerland, :  
Debtor. : Bankruptcy No. 20-14805-MDC

**ORDER**

**AND NOW**, this 20<sup>th</sup> day of July 2021, it is hereby **ORDERED** that if Patricia Y. Southerland (the “Debtor”) and PNC Bank, National Association (“Mortgagee”) elect to enter into the proposed loan modification under the terms proposed by Mortgagee, the Debtor and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of 11 U.S.C. §362.

It is further **ORDERED** that in the event the parties enter into a loan modification, the Debtor shall (1) amend Schedules I and J to reflect any increase in monthly disposable income as a result of the loan modification, and (2) file an amended Chapter 13 plan reflecting the loan modification.



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MAGDELINE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE

Brad J. Sadek, Esquire  
Sadek and Cooper  
1315 Walnut Street, Suite 502  
Philadelphia, PA 19107

Rebecca A. Solarz, Esquire  
KML Law Group, P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106-1532

William C. Miller, Esquire  
Chapter 13 Trustee  
P.O. Box 1229  
Philadelphia, PA 19105

United States Trustee  
Custom House  
200 Chestnut Street, Suite 502  
Philadelphia, PA 19106-2912